Case 09-14880 Filed 04/24/09 Entered 04/24/09 17:13:59 Doc 1 Desc Main Page 1 of 24 Document \$0 to \$50,000 \$0 to Estimated Liabilities Estimated Assets Statistical/Administrative Information B 1 (Official Form 1) (1/08) Location of Principal Assets of Business Debtor (if different from street address above): Mailing Address of Debtor (if different from street address): County of Residence or of the Principal Place of Business: CHICAGO, IL Street Address of Debtor (No. (if more than one, state all): 4040 All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): 1416 W. TOUHY Last four digits of Soc. Sec. Name of Debtor (if individual, enter Last, First, Middle): GIRALDO, GUSTAVO Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Manach siened application for the court's consideration. See Official Form Full Filing Fee attached. check this box and state type of entity below.) Other (If debtor is not one of the above entities, See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Individual (includes Joint Debtors) \$50,001 to \$100,000 Debtor estimates that funds will be available for distribution to unsecured creditors.

Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. \$50,001 to \$100,000 Type of Debtor (Form of Organization) (Check one box.) \$100,001 to \$500,000 \$100,001 \$500,000 Filing Fee (Check one box.) or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN and Street, City, and State): ਰ Northern District of Illinois \$500,001 to \$1 million United States Bankruptcy Court \$500,001 to \$1 million 200-999 \$1,000,001 to \$10 \$1,000,001 to \$10 million 5,000 1,000 1,000 (Check one box.) Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). ZIP CODE ZIP CODE 60626 Health Care Business
Single Asset Real Estate as defined in
11 U.S.C. § 101(51B) Clearing Bank Commodity Broker Stockbroker Railroad Tax-Exempt Entity (Check box, if applicable.) \$10,000,001 to \$50 \$10,000,001 to \$50 5,001-Nature of Business . Must orm 3B. \$50,000,001 \$50,000,001 to \$100 million \$50,000,001 \$50,000,001 to \$100 million 10,001-25,000 Check if: Check one box:

Debtor is a Check all applicable boxes:

A plan is being filed wi

Acceptances of the plan Mailing Address of Joint Debtor (if different from street address): County of Residence or of the Principal Place of Business: (if more than one, state all): 0585 Street Address of Joint Debtor (No. and Street, City, and State): 1416 W. TOUHY CHICAGO, IL (include married, maiden, and trade names): All Other Names used by the Joint Debtor in the last 8 years Name of Joint Debtor (Spouse) (Last, First, Middle): GIRALDO, CLAUDIA A plan is being filed with this petition.

Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) \$100,000,001 to \$500 \$100,000,001 to \$500 million 50,000 50,000 Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or houseold purpose Chapter 7
Chapter 9
Chapter 11
Chapter 12
Chapter 12 \$500,000,001 to \$1 billion Chapter of Bankruptcy Code Under Which \$500,000,001 50,001-100,000 to \$1 billion or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN the Petition Chapter 11 Debtors Nature of Debts (Check one box.) 2, ☐ More than \$1 billion Voluntary Petition More than \$1 billion over □ 100,000 Filed (Check one box.) Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Nonmain Proceeding Recognition of a Foreign Debts are primarily business debts. ZIP CODE ZIP CODE ZIP CODE60626 COURT USE ONLY THIS SPACE IS FOR

							Case	09-14	880	Doc 1			1/24/ men		Ente	ered 04 e 2 of 2	4/24 24	4/09	9 17	:13:59	Des	sc Mai	n						
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).	Debtor has included with this petition the deposit with the court of a filing of the petition.	Debtor claims that under applicable nonbankruptcy law, there are ci entire monetary default that gave rise to the judgment for possession				(Check all applicable boxes.)  Landlord has a indoment against the debtor for possession of debtor's residence	Certification by a Debtor Who Resides as a 7	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a this District, or the interests of the parties will be served in regard to the relief sought in this District.	☐ There is a bankruptcy case concerning debtor's affiliate, general partner,	Information Regarding the Debtor - Venue (Check any applicable box.)  Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District preceding the date of this petition or for a longer part of such 180 days than in any other District.	☐ Exhibit D also completed and signed by the joint debtor is attached and made a	If this is a joint petition:	Exhibit D completed and signed by the debtor is attached and made	(To be completed by every individual debtor. If a joint petition is	Exhibit	No.	Yes, and Exhi	Does the debtor own or have possession of any property that poses or is alleged to nose a threat of imminent and identifiable harm to	Exhibit	Exhibit A is attached and made a part of this petition.	Securities Exchange Act of 1934 and is requesting relief under chapter [1]	r is require	Northern District of Illinois	Debtor:	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one	Location Where Filed:	Location Where Filed:	Voluntary Petition (This page must be completed and filed in every case.)	B l (Official Form 1) (1/08)
ution. (11 U.S.C. § 362(I)).	any rent that would become due during the 30-day perio	w, there are circumstances under which the debtor would be permitted for possession, after the judgment for possession was entered, and	(Address of landlord)	(Name of landlord that obtained judgment)	s resuccive. (it ook enecked, complete the following.)	(If how cheeked complete the fo	Tenant of Residential Property		r, or partnership pending in this District.	for	ned and made a part of this petition.		ade a part of this petition.	filed, each spouse must complete and attach a ser	D	·	7	2	C	available under each such chapter. I further certify the debter the notice required by 11 U.S.C. § 342(b).  X  Signature of A tronger for Debugger.	<ol> <li>I, the attorney for the petitioner named in the forego have informed the petitioner that [he or she] may pre 12, or 13 of title 11. United States Code. and 1</li> </ol>	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)	Relationship: Judge:		attach ad	Case Number: Date	Case Number:  Date	Name of Debtor(s): GIRALDO, GUSTAVO & CLAUDIA	
	ay period after the	permitted to cure the d, and	ı	'	, ,	-		States in this District, or federal or state court] in		180 days immediately				and attach a separate Exhibit D.)			totic ticatiff of Salety?	The conferro		that I have delivered to the	the foregoing petition, declare that I e] may proceed under chapter 7, 11, ode, and have exclaimed the relief	s r is an individual consumer debts.)	e.	Date Filed:	sheet.)	Date Filed:	Date Filed:		Page

	Case 09		Doc 1	Filed 04/ Docum		Ent Pag	ered 04/2 e 3 of 24		9 17	':13:59	) De	sc Ma	in				
Date  A  b	ted Name of Authorized Individual of Authorized Individual	ance with the chapter of title 11, United States	Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	in whi on that i dules i	Telephone Number	Address 8550 S. HARLEM #G  BRIDGEVIEW, IL 60455	NAHEEL RANTISI Printed Name of Attorney for Debtor(s) AKRAM ZANAYED & ASSOCIATES Firm Name	× May Mario	Date 4/73/79 Signature of Attorney*	Telephone Number (if not represented by attorney)	Signature of Debtor	I request relief in accordance with the chapter of title 11, United States Code, specified in this period.	[If no attomety represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to however indice that I may proceed under chapter 7.	Signature(s) of Debtor(s) (Individual/Joint)		B 1 (Official Form) 1 (1/08)  Voluntary Petition
to the appropriate official form for each person.  A bankrupicy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankrupicy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 136.	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.  If more than one person prepared this document, attach additional sheets conforming the second prepared the security of the second prepared the second p	Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.	X	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)	Printed Name and title, if any, of Bankruptcy Petition Preparer	notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.	defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §§ 110(h) setting a maximum fee for services chargeable by bankruptcy perfition memorare. I have given the distriction of the services	Signature of Non-Attorney Bankruptcy Petition Preparer	Date	(Printed Name of Foreign Representative)	X (Signature of Foreign Representative)	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.	☐ I request relief in accordance with chapter 15 of title 11, United States Code.  Certified copies of the documents required by 11 U.S.C. § 1515 are attached.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)	Signature of a Foreign Representative	GIRALDO, ĞÜSTAVO & CLAUDIA	Name of Debtor(s):

B6 Summary (Official Form 6 - Summary) (12/07)

## United States Bankruptcy Court

<u>Northern</u> District Of _	Case No
	Case No.

In re

**GIRALDO** 

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

		г									
TOTAL	J - Current Expenditures of Individual Debtors(s)	I - Current Income of Individual Debtor(s)	H - Codebtors	G - Executory Contracts and Unexpired Leases	F • Creditors Holding Unsecured Nonpriority Claims	E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	D - Creditors Holding Secured Claims	C - Property Claimed as Exempt	B - Personal Property	A - Real Property	NAME OF SCHEDULE
AL	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	ATTACHED (YES/NO)
18	1	1	1	1	4	2	2	2	3	П	NO. OF SHEETS
\$ 898,370.00									\$183,370.00	\$715,000.00	ASSETS
\$1,005,750.00					s 226,750.00	\$0.00	\$779,000.00				LIABILITIES
	\$8,656.00	\$6,761.59									OTHER

Debtor

United States Bankruptcy Court
Northern District of Illinois

#### Filed 04/24/09 Page 5 of 24 Document

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STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

Chapter

Case No.

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

## This information is for statistical purposes only under 28 U.S.C. § 159

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$75,550.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$75,550.00

#### State the following:

Doc 1

Course and control of the Control of	
Average Income (from Schedule I, Line 16)	\$6,761.59
Average Expenses (from Schedule J, Line 18)	\$8,656.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$9,490.00

#### State the following:

Case 09-14880

<ol> <li>Total from Schedule D, "UNSECURED PORTION, IF ANY" column</li> </ol>		\$69,500.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$226,750.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$296,250.00

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### re GIRALDO, GUSTAVO & CLAUDIA Debtor

Case No.

(If known)

B6A (Official Form 6A) (12/07)

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property

Claimed as Exempt.

	ROGERS PARK, IL 60626	1416 W. TOUHY CHICAGO, IL 60626 1718 W. ESTES #1W	DESCRIPTION AND LOCATION OF PROPERTY
Tot (Re		FEE SIMPLE OWNER	NATURE OF DEBTOR'S INTEREST IN PROPERTY
Total> (Report also	_		HUSBAND, WIFE, JOINT, OR COMMUNITY
Total 715,000.00 (Report also on Summary of Schedules.)	220,000.00	495,000.00	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	290,000.00	488,000.00	AMOUNT OF SECURED CLAIM

868
(Official
Form
<u>B</u>
(12/07)

	In re
Debtor	Giraldo, Gustavo & Claudia
(If known)	Case No.

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet property identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Unexpired Leases. Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and

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If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."
d address under "Descri
iption and Location of Property."

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11. Interests in an education IRA as defined in 26 U.S.C. § 530(bX1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<ol> <li>Annuities. Itemize and name each issuer.</li> </ol>	<ol> <li>Interests in insurance policies.</li> <li>Name insurance company of each policy and itemize surrender or refund value of each.</li> </ol>	8. Firearms and sports, photographic, and other hobby equipment.	<ul><li>6. Wearing apparel.</li><li>7. Furs and jewelry.</li></ul>	5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	<ol> <li>Household goods and furnishings, including audio, video, and computer equipment.</li> </ol>	<ol> <li>Security deposits with public utilities, telephone companies, land- lords, and others.</li> </ol>	2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	1. Cash on hand.	TYPE OF PROPERTY
×	×	×	×	×	×		<b>×</b>			8 X O X
				Everyday clothing located at debtor's home		Furniture at debtor's domicile		Bank of America (Checking acct)	\$20.00 on debtor's person	DESCRIPTION AND LOCATION OF PROPERTY
				<u>-</u>	<u> </u>	<u> </u>	_	J	ſ	HUSBAND, WIFE, JOINT, OR COMMUNITY
				\$500.00		\$3,300.00		\$100.00	\$20.00	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH-OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION

Doc 1

Filed 04/24/09

Case 09-14880

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In re Giraldo, Gustavo & Claudia Debtor

B6B (Official Form 6B) (12/07) -- Cont.

Case No.

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

			×	21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.
			×	20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.
			X	19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.
	·		×	18. Other liquidated debts owed to debtor including tax refunds. Give particulars.
			×	17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.
			×	16. Accounts receivable.
			×	15. Government and corporate bonds and other negotiable and non-negotiable instruments.
			×	14. Interests in partnerships or joint ventures. Itemize.
			×	<ol> <li>Stock and interests in incorporated and unincorporated businesses.</li> <li>Itemize.</li> </ol>
\$175,000.00	<u> </u>	Pension Plan		12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.
CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	HUSBAND, WIFE, XOINT, OR COMMUNITY	DESCRIPTION AND LOCATION OF PROPERTY	FZOZ	TYPE OF PROPERTY

sc	Main	

Giraldo, Gustavo & Claudia Debtor

B6B (Official Form 6B) (12/07) - Cont.

Case No. (If known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

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	<ul><li>34. Farm supplies, chemicals, and feed.</li><li>35. Other personal property of any kind not already listed. Itemize.</li></ul>	33. Farming equipment and implements.	32. Crops - growing or harvested. Give particulars.	31. Animals.	30. Inventory.	29. Machinery, fixtures, equipment, and supplies used in business.	28. Office equipment, furnishings, and supplies.	27. Aircraft and accessories.	26. Boats, motors, and accessories.	25. Automobiles, trucks, trailers, and other vehicles and accessories.	24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	23. Licenses, franchises, and other general intangibles. Give particulars.	22. Patents, copyrights, and other intellectual property. Give particulars.	TYPE OF PROPERTY
	×	×	×	×	×	×	<b>×</b>	×	×		×	×	×	ENON
Ocontinuation sheets attached	Tools									2001 Mazda MVP/1991 Volvo 940				DESCRIPTION AND LOCATION OF PROPERTY
Total➤	J									J		<u> </u>		HUSBAND, WIFE, JOINT, OR COMMUNITY
\$ 183,370.00	\$50.00									\$4,000.00/\$400.00				CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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## GIRALDO, GUSTAVO & CLAUDIA Debtor

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

☐ 11 U.S.C. § 522(b)(2)

☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

			CURRENT
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
REAL ESTATE AT 1416 W. TOUHY, CHICAGO, IL	735 ILCS 5/12-901	\$495,000.00/\$30,000.00	495,000.00
CASH ON HAND	735 ILCS 5/12-1001 (b)	\$20.00/\$8,000.00	\$20.00
CHECKING ACCOUNT	735 ILCS 5/12-1001(b)	\$100.00/\$8,000.00	\$100.00
FURNITURE	735 ILCS 5/12-1001(b)	\$3,300.00/\$8,000.00	\$3,300.00

Desc Main

re GIRALDO, GUSTAVO & CLAUDIA
Debtor

B6C (Official Form 6C) (12/07)

Case No. (If known)

### SCHEDULE C PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. § 522(b)(2)

11 U.S.C. § 522(b)(3)

(2) Check if debtor claims a homestead exemption that exceeds \$136,875.

 1991 V	2001 N	PENSION	CLOTHES	DESC	
 1991 VOLVO 940	2001 MAZDA MVP		i	DESCRIPTION OF PROPERTY	
735 ILCS 5/12-1001(c)	735 ILCS 5/12-1001(c)	735 ILCS 5/12-1001(h)	735 ILCS 5/12-1001 (a)	SPECIFY LAW PROVIDING EACH EXEMPTION	
\$400.00/\$4,800.00	\$4,000.00/\$4,800.00	\$175,000.00	\$500.00	VALUE OF CLAIMED EXEMPTION	
\$400.00	\$4,000.00	\$175,000.00	\$500.00	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION	

B6D (Official Form 6D) (12/07)

In re

GIRALDO, GUSTAVO & CLAUDIA Debtor

Case No.

(If known)

Case 09-14880

entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data. these three columns.)

Check this box if debtor has no creditors holding secured claims to report on this Schedule D

	r			-,-								
	1 continuation sheets attached	SEATTLE, WA 98111	WASHINGTON MUTUAL	ACCOUNT NO 69068		THE NORTHERN TRUST CO. 50 S. LASALLE STREET CHICAGO, IL 60626-2622	ACCOUNT NO.38002267580		THE NORTHERN TRUST CO. 50 S. LASALLE STREET CHICAGO, IL 60626-2622	ACCOUNT NO.3159030000001	AN ACCOUNT NUMBER (See Instructions Above.)	CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND
											CODEB	TOR
			J			J	·		J		HUSBAND JOINT, COMMU	OR
Total ► (Use only on last page)	Subtotal ► (Total of this page)	VALUE \$495,000.00	ON 1416 W. TOUHY CHICAGO, IL 60626	HOME EQUIPM LOAM	VALUE \$495,000.00	CHICAGO, IL 60626	HOME EQUITY LOAN	VALUE \$495,000.00	TOUHY, CHICAGO, IL 60626	MORTGAGE ON 1416 W.	AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	DATE CLAIM WAS INCURRED, NATURE OF LIEN,
											CONTIN	GENT
			×			×	×		×	•	UNLIQUI	DATED
	<b></b> .										DISPU	ГED
(Report also on Summary of Schedules.)	\$488,500.00		\$36,000.00			\$110,000.00			\$342,500.00		OF COLLATERAL	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE
(If applicable, report also on Statistical Summary of Certain Liabilities and Related	\$0		0			0			0			UNSECÜRED PORTION, IF ANY

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT

CODEBTOR

HUSBAND, WIFE, JOINT, OR

COMMUNITY

DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN

CONTINGENT

UNLIQUIDATED DISPUTED

AMOUNT OF CLAIM
WITHOUT
DEDUCTING VALUE
OF COLLATERAL

UNSECURED PORTION, IF ANY

ACCOUNT NO.

VALUE \$

Sheet no 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims

VALUES

Subtotal (s)►
(Total(s) of this page)

290,500.00

\$69,500.00

(Use only on last page)

Total(s) ▶

VALUE \$

ACCOUNT NO.

ACCOUNT NO

VALUE \$220,000.00

ACCOUNT NO.69068...

WASHINGTON MUTUAL P.O. BOX 91006 SEATTLE, WA 98111

4

HOME EQUITY LOAN AT 1718 W. ESTES #1W ROGERS PARK, IL 60626

×

\$140,0000.00

69,500

VALUE \$220,000.00

THE NORTHERN TRUST CO. 50 S. LASALLE STREET CHICAGO, IL 60626-2622

J

Rogers Park 12

MORTGAGE ON THIS W. ESTES

\*

×

\$150,500.00

0

ACCOUNT NO.275512900001

(See Instructions Above.) NUMBER B6D (Official Form 6D) (12/07) - Cont.

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Case No.

(if known)

report also on Statistical Summary Liabilities and Related Data.) of Certain

Summary of Schedules.)

\$779,000.00

\$ 69,500.00

(If applicable,

A complete list of claims entitled unsecured claims entitled to priority	SCHEDULE E -	In re G	B6E (Official Form 6E) (12/07)
laims entitled	Lee-	Giraldo, C	6E) (12/07)

Debtor

(if known)

# CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in more the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

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in the box labeled "Total" on the last sheet of the completed schedule. Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule Report this total also on the Summary of Schedules.

Page 14 of 24

primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual de with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data Individual debtors

 $\square$ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

#### Domestic Support Obligations

Doc 1

Filed 04/24/09

Document

11 U.S.C. § 507(a)(1). responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, 2

### Extensions of credit in an involuntary case

Case 09-14880

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

### Wages, salaries, and commissions

cessation of business,
Contributions to Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Case 09-14880	Doc 1	Filed 04/24/09 Document	Entered 04/ Page 15 of 2	24/09 17:1 4	.3:59	Desc M	ain		
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).  Deposits by individuals	Certain farmers and fishermen	In re, Case No, (if known)	B6E (Official Form 6E) (12/07) – Cont.

0 continuation sheets attached

		In re	B6F (
SCHEDULE F -	Deb	GIRALDO, GUSTA	B6F (Official Form 6F) (12/07)

## JSTAVO & CLAUDIA Debtor

# F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Case No.

(if known)

the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided. State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

Desc Main

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sleet of the completed schedule and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistic and Related Data.    Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.			Ca	ise	09-1488	30	Doc 1		led 04/24 Documer		Entered 04/24 Page 16 of 24	/09	17:13:59	9
TOUDENT LOAN  H  STUDENT LOAN  STUDENT LOAN  H  STUDENT LOAN  STUDENT LOA			US DEPT ED 501 BLEEKER STREET UTICA, NY 13502	Ī	PEOPLES ENERGY 130 E. RANDOLPH CHICAGO, IL 60601	Ì	US DEPT ED 501 BLEEKER STREET UTICA, NY 13502	ACCOUNT NO.		ACCOUNT NO.		1	Report the total of all claims listed of Summary of Schedules and, if the debtor and Related Data	If the claim is disputed, place an "X" in
STUDENT LOAN  H  STUDENT LOAN  H  STUDENT LOAN  Greport also on Summary of Schedules and, if applicable, on the Statistical Summary of Ceport also on Summary of Ceport also on Summary of Ceport this total also on the Statistical Summary of this chedule is the completed schedule. Report this chedule is schedule is schedule is schedule in the box labeled with primarily consumer debts, report this total also on the Statistical Summary of the completed Schedule F.  AMOUNT OF STATE.  DATE CLAIM WAS INCURRED AND CONSUBERATION FOR GHAM IS SUBJECT TO STATE.  STUDENT LOAN  STUDE											CODEBTOR	reditor	on this s r is an ir	the colu
ecured claims to report on the last sheet of the completed schedule. Report this primarily consumer debts, report this total also on the Statistical Summary of the primarily consumer debts, report this total also on the Statistical Summary of the Cunture of	(Report a	i	Н		J		Н		Н		JOINT, OR	s holding uns	schedule in th ndividual with	ımın labeled "
total also on the Statistical Summary of the total also on the Statistical Summary of the F.  Ide F.  AMOUNT OF CLAIM  AMOUNT OF CLAIM  AMOUNT OF CLAIM  X  \$10,000.00  X  \$17,710.00  Subtotal>  Subtotal>  Subtotal>  Subtotal>  Subtotal>  Subtotal>  Subtotal>  \$17,710.00	(Use only on last page of the comson Summary of Schedules and, if applicabs Summary of Certain Liabilities			STUDENT LOAN		UTILITY BILL		STUDENT LOAN		STUDENT LOAN	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ecured claims to report on this Schedu	ne box labeled "Total" on the last she	Disputed." (You may need to place a
CLAIM  AMOUNT OF CLAIM  AMOUNT OF CLAIM  X  \$10,000.00  X  \$17,400.00  X  \$17,710.00  Subtotal \$17,710.00  Subtotal \$17,710.00	complete icable, or itics and										CONTINGENT	ıle F.	et of the total al	п "Х" п
eted schedule. Report this e Statistical Summary of CLAIM  AMOUNT OF CLAIM  \$10,000.00  \$7,400.00  \$17,710.00  otal> \$17,710.00  otal> \$17,710.00	Took Took Took Took Took Took Took Took	Subt	×		×		×		×		UNLIQUIDATED		e compl so on th	1 more t
hedule. Report this tical Summary of (  AMOUNT OF CLAIM  \$10,000.00  \$7,400.00  \$17,710.00  \$ 17,710.00	otal Valle F.) istical Data.)	otal 🗡									DISPUTED		eted scl e Statis	han one
s tot	မာ	\$17,710.00	\$150.00		\$200.00		\$7,400.00		\$10,000.00		AMOUNT OF CLAIM		hedule. Report this tot tical Summary of Cert	of these three column

In re GIRALDO, GUSTAVO & CLAUDIA,
Debtor

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Cas	Case 09-14880 Doc 1 Filed 04.							intered 0 ge 17 of		4/09 17::	13:5	59 Desc Main
	Sheet no. 1 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	CITI PO BOX 6000 THE LAKES NV 89163	ACCOUNT NO. 542418072296	DISCOVER FINANCIAL P.O. BOX 15316 WILMINGTON, DE 19850	ACCOUNT NO. 601100720074	DISCOVER FINANCIAL P.O. BOX 15316 WILMINGTON, DE 19850	ACCOUNT NO. 6011000744073	THD CBSD P.O. BOX 6247 SIOUX FALLS, SD 57117	ACCOUNT NO. 603532026630	COLLEGE LOAN C/O ACS UTICA NY 13501	ACCOUNT NO. 3516440401	CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)
	hed											CODEBTOR
(Report :		J		J		J		J		н		HUSBAND, WIFE, JOINT, OR COMMUNITY
Total►  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical  Summary of Certain Liabilities and Related Data.)			CREDIT CARD		CREDIT CARD		CREDIT CARD		CREDIT CARD		STUDENT LOAN	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
cable on										<u> </u>		CONTINGENT
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s	\$6,000.00 \$12,000.00 \$ 113,000.00					\$15,000.00		\$22,000.00		\$58,000.00		AMOUNT OF CLAIM

(if known)

#### Case No.

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Case 09-14880 Doc 1 Filed 04/24/0 Document								ntered 0 ge 18 of		4/09 17:1	13:5	9 Desc Main
	Sheet no. 2 of continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	BANK OF AMERICA PO BOX 15726 WILMINGTONG DE 19886	ACCOUNT NO.374631617283627	CITI BANK PROCESSING CENTER DES MOINES, IA 50363	ACCOUNT NO.5424180864950271	CITI PO BOX 6000 THE LAKES NV 89163	ACCOUNT NO. 5424180826126408	DISCOVER PO BOX 30395 SALT LK CITY 84130	ACCOUNT NO. 601100744073	BANK OF AMERICA PO BOX 35140 LOUISVILLE, KY 40232	ACCOUNT NO. 627	CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)
	hed											CODEBTOR
(Report :		J	:	J		J		J		J		HUSBAND, WIFE, JOINT, OR COMMUNITY
Total➤  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical  Summary of Certain Liabilities and Related Data)			CREDIT CARD		CREDIT CARD		CREDIT CARD		CREDIT CARD		CREDIT CARD	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM.  IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
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Total> chule F.) tatistical d Data.)	¥.											DISPUTED
<del>un</del>	\$18,000.00 \$25,000.00 \$84,000.00				\$12,000.00		\$6,000.00		\$23,000.00		AMOUNT OF CLAIM	

In re GIRALDO, GUSTAVO & CLAUDIA,
Debtor

Case No.

(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Cas									ntered 0 ge 19 of		4/09 17:1	.3:5	9 Desc Main
	Sheet no. 3 of 3 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		ACCOUNT NO.			ACCOUNT NO.		ACCOUNT NO.	CHICAGO MUN ECU 33 N. LASALLE, STE. 300 CHICAGO, IL 60602	ACCOUNT NO. 369940700	SEARS 13200 SMITH RD CLEVELAND, OH 44130	ACCOUNT NO. 512107974227	CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)
	:hed d												CODEBTOR
(Report 8									Н		J		HUSBAND, WIFE, JOINT, OR COMMUNITY
Total➤  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical  Summary of Certain Liabilities and Related Data.)										LOAN		CREDIT CARD	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM.  IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
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To f Schedu the Stati Velated E	Subtotal▶								×		X		UNLIQUIDATED
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\$224,750°5	s 12,000.00								\$8,000.00		\$4,000.0		AMOUNT OF CLAIM

	<u>86</u>
	(Official
	Form
,	<u>බ</u>
,	(12/07)

	In re	,
Debtor	Giraldo, Gustavo & Claudia	``
(if known)	Case No.	

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

			NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.
			DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 09-14880	Doc 1	Entered 04/24/09 17: Page 21 of 24	13:59	D€	esc Main
			NAME AND ADDRESS OF C	Check this box if debtor has no codebtors.	Wisconsin) within the eight-year period immed former spouse who resides or resided with the nondebtor spouse during the eight years immed child's initials and the name and address of the child's name. See, 11 U.S.C. §112 and Fed. R.

#### B6H (Official Form 6H) (12/07)

Giraldo, Gustavo & Claudia Debtor

In re

(if known)

Case No.

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Newada, New Mexico, Puerto Rico, Texas, Washington, or n) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any ouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the tials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the new See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	NAME AND ADDRESS OF CODEBTOR
	NAME AND ADDRESS OF CREDITOR

<u>B6</u> 1
(Official
Form
೨
(12/07)

	In re
Debtor	GIRALDO, GUSTAVO & CLAUDIA
E	Case No.
known)	·   · · · · · · · · · · · · · · · · · ·

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

DEPENDENTS OF DEBTOR AND SPOUSE

Debtor's Marital
Status:

16. COMBINED AVER totals from line 15)	10. A VERNOUS MORE	IS AVERAGE MONTE	14. SUBTOTAL OF LINES 7 THROUGH 13	(Specify):	12. Pension or retirement income		the debtor's use or that of dependents  11. Social security or government assistance	•-	<ol> <li>Interest and dividends</li> </ol>		7. Regular income from	6. TOTAL NET MONT	5. SUBTOTAL OF PAY			b. Insurance	4. LESS PAYROLL DEDUCTIONS  a Payroll taxes and social security	3. SUBTOTAL	2. Estimate monthly overtime		I Mosthly among warms	INCOME: (Estimate of av	Address of Employer	How long employed	Name of Employer	Occupation	Employment:	Status: M	<u>-</u> Τ
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	TE 1 HANDERED (1 1000 MILITARIES OUT HEREO & MILE 4 1)	AVERAGE MONTHLY INCOME (Add amounts on lines 6 and 14)	VES 7 THROUGH 13	:	ncome			æ or support payments payable to the debtor for	city	nt)	Regular income from operation of business or profession or farm	TOTAL NET MONTHLY TAKE HOME PAY	SUBTOTAL OF PAYROLL DEDUCTIONS	Other (Specify): Medicare; Furlough; Pension; Charity & CreditUnion		Contract Con	DUCTIONS		rtime	(Prorate if not paid monthly)		INCOME: (Estimate of average or projected monthly income at time case filed)	Address of Employer 121 N. LASALLE STREET, CHICAGO, IL 60602	21 YEARS	CITY OF CHICAGO	PROCUREMENT SERVICE DIVISION	DEBTOR	RELATIONSHIP(S): CAMILA (S), VERONICA (D)	
(Report also on Summary of on Statistical Summary of Ce		\$6,761.59	\$0.00	\$ 0.00	\$ 0.00	\$0.00		\$ 0.00	\$ 0.00	\$0.00	\$0.00	<u>\$6,761.59</u>	\$2,728.41	\$ 1,448.67	\$ 0.00	\$ 244.58	\$1,035.16	\$9,490.00		\$0.00	\$9,490.00	DEBTOR						CA (D)	
\$ 0,701.39 (Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)	50	\$ 0.00	\$ <u>0.00</u>	\$0.00	\$ 0.00	\$ 0.00		\$ 0.00	\$ 0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$ 0.00	\$0.00	\$0.00		\$ 0.00	\$ <u>U.UU</u>	SPOUSE				UNEMPLOYED	SPOUSE	AGE(S): 11, 22	

Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Debtor	In re GIRALDO, GUSTAVO & CLAUDIA ,
(if known)	Case No.

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	17. Other SCHOOL TUITION, SUPPLIES/GROOMING/CONDO ASSESSMENT& MTG/HOUSEHOLDSUPPLIES/BANKFEES	16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	15. Payments for support of additional dependents not living at your home	14. Alimony, maintenance, and support paid to others	c. Other	b. Other	a. Auto	13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	12. Taxes (not deducted from wages or included in home mortgage payments)  REAL ESTATE TAXES	e. Other	d. Auto	c. Health	b. Life	a. Homeowner's or renter's	11.Insurance (not deducted from wages or included in home mortgage payments)	10.Charitable contributions	9. Recreation, clubs and entertainment, newspapers, magazines, etc.	8. Transportation (not including car payments)	7. Medical and dental expenses	6. Laundry and dry cleaning	5. Clothing	4. Food	3. Home maintenance (repairs and upkeep)	d. Other	c. Telephone	b. Water and sewer	2. Utilities: a. Electricity and heating fuel	b. Is property insurance included? Yes No	a. Are real estate taxes included? YesNo	1. Rent or home mortgage payment (include lot rented for mobile home)	
\$8,656.00	\$ <u>2,721.00</u>	\$ 0.00	\$ 0.00	\$ 400.00	\$ 0.00	\$ 0.00	\$ 0.00	<b>&gt;</b>	s 410.00	\$ 0.00	s 130.00	\$ 0	\$ 0	\$ 140.00		<del>69</del>	\$ 50.00	\$ 4/0.00	\$ 130.00	\$ <u>30.00</u>	\$ 80.00	s 750.00	\$ 50.00	\$ 0.00	s 425.00	\$ 30.00	s 340.00	<b>)</b>		\$ <u>2,500.00</u>	

Filed 04/24/09

Document

Doc 1

Case 09-14880

20. STATEMENT OF MONTHLY NET INCOME

c. Monthly net income (a. minus b.)

Average monthly expenses from Line 18 above

\$<u>6,761.59</u> \$<u>8,656.00</u> \$<u>(1,894.41)</u> 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

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DECLARATION CONCERNING DEBTOR'S SCHEDULES

I, the[the president or other officer or an aut partnership] of the [corporation or partnership] read the foregoing summary and schedules, consisting of sheets (Total shown on summa knowledge, information, and belief.	DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIE	A bankrupicy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankrupicy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.	If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:	X Signature of Bankruptcy Petition Preparer	Address	If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.	Printed or Typed Name and Title, if any, of Bankrupicy Petition Preparer (Required by 11 U.S.C. § 110.)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.	DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of the sheets, and that the my knowledge, information, and belief.  Date 42369 Signature: Signature: Signature: The sheets and that the foregoing summary and schedules, consisting of the sheets, and that the my knowledge, information, and belief.  Signature:  Signature:  The sheets and that the foregoing summary and schedules, consisting of the sheets, and that the my knowledge, information, and belief.
[the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have 3 of sheets (Total shown on summary page plus I), and that they are true and correct to the best of my	F OF A CORPORATION OR PARTNERSHIP	krupicy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;	propriate Official Form for each person.	document, unless the bankruptcy petition preparer is not an individual:	Date		ial security number of the officer, principal, responsible person, or partner		C. § 110; (2) I prepared this document for compensation and have provided \$110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been uptry petition preparers, I have given the debtor notice of the maximum required by that section.	TCY PETITION PREPARER (See 11 U.S.C. § 110)	Sheets, and that they are true and correct to the best of ature:    Destruction   Dest

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[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Signature:

[Print or type name of individual signing on behalf of debtor.]

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